

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Tammy J. Carlini</u>          | Social Security number or ITIN | <b>xxx-xx-9664</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   | _____                            | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>14-22187-JAD</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy J. Carlini

11/13/17

By the court: Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Tammy J. Carlini  
DebtorCase No. 14-22187-JAD  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
Form ID: 3180WPage 1 of 2  
Total Noticed: 39

Date Rcvd: Nov 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2017.

db Tammy J. Carlini, 401 Johnston Avenue, Pittsburgh, PA 15207-1744  
 cr +PNC Bank, National Association, 3232 Newark Drive, Miamisburg, OH 45342-5421  
 13862587 +Allied Interstate, 3000 Corporate Exchange Drive, 5t Floor, Columbus, OH 43231-7689  
 13862590 Customer Reports OnHealth, PO Box 5233, Harlan, IA 51593-0733  
 13862597 +HACP, 1705 Belleau Drive, Pittsburgh, PA 15212-3976  
 13862599 +LVNV Funding LLC, c/o Apothaker & Associates, P.C., 2417 Welsh Road, Suite 21, #520, Philadelphia, PA 19114-2209  
 13862598 +Louis P. Vitti, Esquire, Vitti & Vitti & Associates, PC, 215 Fourth Avenue, Pittsburgh, PA 15222-1707  
 13862606 NCO Financial/55, PO Box 13570, Philadelphia, PA 19101  
 13862604 +National Geographic, 1145 17th Street N.W., Washington, DC 20036-4707  
 13862605 +National Home Gardening Club, PO Box 3528, Hopkins, MN 55343-3528  
 13862607 +North Shore Agency, 9525 Sweet Valley Drive, Building A, Cleveland, OH 44125-4237  
 13885647 +PNC Bank, National Association, c/o Vitti & Vitti & Associates, P.C., 215 Fourth Avenue, Pittsburgh, PA 15222-1707  
 13862608 +Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988  
 13862609 +Peoples Natural Gas, PO Box 535323, Pittsburgh, PA 15253-5323  
 13899355 +Pittsburgh Water & Sewer Authority, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13862610 +Pittsburgh Water and Sewer Authority, 1200 Penn Avenue, Pittsburgh, PA 15222-4216  
 13862611 +Pnc Mortgage, Bankruptcy Department, Mail: B6-YM07-01-8, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13862613 +RJM Acquisitions, LLC, 575 Underhill Blvd, Syosset, NY 11791-3426  
 13862612 +Retreival-Masters Creditors Bureau, Inc., 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 13862614 Rodale, 400 South Tenth Street, Emmaus, PA 18098-0099  
 13862615 +Sears/Citibank USA N.A., Credit Card Registration, 300 West Schrock Road, Westerville, OH 43081-1189  
 13862616 Solomon and Solomon P.C., Columbia Circle, PO Box 15019, Albany, NY 12212-5019  
 13862617 +UPMC PHYSICIAN SERVICES, PO BOX 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Nov 14 2017 02:21:55 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

13903080 EDI: AIS.COM Nov 14 2017 02:03:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13862588 EDI: BANKAMER2.COM Nov 14 2017 02:03:00 Bk Of Amer, P.O. Box 7047, Dover, DE 19903  
 13862589 +EDI: COLLINSASSET.COM Nov 14 2017 02:03:00 Collins Financial Services, Inc.,  
 Assignee of Citibank, 2101 West Ben White Blvd., Austin, TX 78704-7516  
 13862591 +E-mail/Text: kburkley@bernsteinlaw.com Nov 14 2017 02:22:42 Duquesne Light Co.,  
 411 Seventh Avenue, MD 6-1, ATTN LEGAL, Pittsburgh, PA 15219-1942  
 13936991 +E-mail/Text: kburkley@bernsteinlaw.com Nov 14 2017 02:22:42 Duquesne Light Company,  
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,  
 Pittsburgh, PA 15219-1945  
 13862592 +EDI: WFNNB.COM Nov 14 2017 02:03:00 Fashion Bug/Soanb, 1103 Allen Dr,  
 Milford, OH 45150-8763  
 13862593 +EDI: WFNNB.COM Nov 14 2017 02:03:00 Fashion Bug/Spirit of America, 1103 Allen Drive,  
 Milford, OH 45150-8763  
 13862594 +EDI: RMSC.COM Nov 14 2017 02:04:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005  
 13862595 +EDI: RMSC.COM Nov 14 2017 02:04:00 Gecrb/Sams Club, Po Box 965005,  
 Orlando, FL 32896-5005  
 13879282 EDI: JEFFERSONCAP.COM Nov 14 2017 02:04:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 13862600 +EDI: TSYS2.COM Nov 14 2017 02:03:00 Macys/Fdsb, 9111 Duke Blvd, Mason, OH 45040-8999  
 13862601 EDI: MID8.COM Nov 14 2017 02:03:00 Midland Credit Managment, Inc., PO Box 60578,  
 Los Angeles, CA 90060-0578  
 13862602 +EDI: MID8.COM Nov 14 2017 02:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255  
 13870268 EDI: Q3G.COM Nov 14 2017 02:04:00 Quantum3 Group LLC as agent for,  
 Collins Asset Group LLC, PO Box 788, Kirkland, WA 98083-0788  
 13862618 +EDI: VERIZONEAST.COM Nov 14 2017 02:04:00 Verizon, 500 Technology Dr Ste 30,  
 Weldon Spring, MO 63304-2225

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Pittsburgh Water & Sewer Authority

District/off: 0315-2

User: mgut  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 39

Date Rcvd: Nov 13, 2017

13862596 ##+Gordon & Weinberg, P.C, 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395  
13862603 ##+National Action Financial Services, Inc, 165 Lawrence Bell Drive, Suite 100,  
Buffalo, NY 14221-7900  
13871915 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 2, \* 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2017 at the address(es) listed below:

Albert G. Reese, Jr. on behalf of Debtor Tammy J. Carlini areese8897@aol.com,  
agreese8897@gmail.com;r41196@notify.bestcase.com;agrlaw8897@gmail.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,  
cnoroski@grblaw.com  
Louis P. Vitti on behalf of Creditor PNC Bank, National Association tiffany@vitttilaw.com,  
louispvitti@vitttilaw.com;Jennifer@vitttilaw.com;loismvitti@vitttilaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7